

In re application: Kinsella
Filed: 12/8/2000
Response Dated 09/22/2004

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Serial No.: 09/733,664
Atty. Dkt. No. A010
Reply to Office action of 04/22/2004

LISTING OF CLAIMS

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

Claim 1. (currently amended) A method for verifying possession of a user code by a user using a data entry terminal, the method comprising the steps of:

- (a) generating a scramble key by:
 - (1) accessing the user code from a database; and
 - (2) generating a random difference value for at least one digit of the user code but less than all of the digits of the user code, wherein if the difference value for a digit of the at least one digit is positive then the digit plus the difference value is not greater than 9 and if the difference value for the digit is negative then the digit minus the difference value is not less than 0, wherein said scramble key comprises said random difference values;
- (b) providing the scramble key to the user and prompting the user to generate an input code by modifying the user code in accordance with the scramble key; and
- (c) receiving the input code from the user.

Claim 2. (original) The method of claim 1, further comprising the steps of:

- (d) determining whether the user used the user code to generate the input code; and
- (e) permitting access by the user of an account associated with the user accordance with the determination of step (d).

Claim 3. (original) The method of claim 2, wherein:

- step (d) comprises the step of determining whether the user used the user code to generate the input code by comparing the input code received from the user to an expected input code, wherein the expected input code is a scrambled input code produced by modifying the user code in accordance with the scramble key; and
- step (e) comprises the step of permitting access by the user of the account associated with the user only if the input code matches the expected input code.

Claim 4. (original) The method of claim 1, wherein the data entry terminal is a public telephone.

Claim 5. (original) The method of claim 4, wherein:

- said scramble key is a random scramble key generated in response to activation by the user; and
- activation by the user comprises the user placing a charge telephone call; and
- further comprising the steps of:
 - (d) determining whether the user used the user code to generate the input code; and
 - (e) placing the telephone call and charging the telephone call to an account associated with the user code only if the user is determined to have used the user code to generate the input code.

Claim 6. (canceled)

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Claim 7. (currently amended) The method of claim 1 6, wherein the user code is a personal-identification number (PIN) code.

Claim 8. (currently amended) The method of claim 1 6, wherein step (b) comprises the step of:

- (1) for at least one digit of the user code but less than all of the digits of the user code, prompting the user to add or subtract the difference value of the scramble key from each of the at least one digits, in accordance with whether the difference value is positive or negative.

Claim 9. (currently amended) An apparatus for verifying possession of a user code by a user using a data entry terminal, the apparatus comprising:

- (a) means for generating a scramble key, said means comprising:
 - (1) means for accessing the user code from a database; and
 - (2) means for generating a random difference value for at least one digit of the user code but less than all of the digits of the user code, wherein if the difference value for a digit of the at least one digit is positive then the digit plus the difference value is not greater than 9 and if the difference value for the digit is negative then the digit minus the difference value is not less than 0, wherein said scramble key comprises said random difference values;
- (b) means for providing the scramble key to the user and prompting the user to generate an input code by modifying the user code in accordance with the scramble key; and
- (c) means for receiving the input code from the user.

Claim 10. (original) The apparatus of claim 9, further comprising:

- (d) means for determining whether the user used the user code to generate the input code; and
- (e) means for permitting access by the user of an account associated with the user accordance with the determination of means (d).

Claim 11. (original) The apparatus of claim 10, wherein:

- means (d) comprises means for determining whether the user used the user code to generate the input code by comparing the input code received from the user to an expected input code, wherein the expected input code is a scrambled input code produced by modifying the user code in accordance with the scramble key; and
- means (e) comprises means for permitting access by the user of the account associated with the user only if the input code matches the expected input code.

Claim 12. (original) The apparatus of claim 9, wherein the data entry terminal is a public telephone.

Claim 13. (original) The apparatus of claim 12, wherein:

- said scramble key is a random scramble key generated in response to activation by the user; and

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activation by the user comprises the user placing a charge telephone call; and
the apparatus further comprising:

- (d) means for determining whether the user used the user code to generate the input code;
and
- (e) means for placing the telephone call and charging the telephone call to an account
associated with the user code only if the user is determined to have used the user
code to generate the input code.

Claim 14. (canceled)

Claim 15. (currently amended) The apparatus of claim 1 ~~14~~, wherein the user code is a
personal-identification number (PIN) code.

Claim 16. (currently amended) The apparatus of claim 1 ~~14~~, wherein means (b)
comprises means for prompting the user to add or subtract, for at least one digit of the user code
but less than all of the digits of the user code, the difference value of the scramble key from each
of the at least one digits, in accordance with whether the difference value is positive or negative.

Claims 17-20 (canceled)

Claim 21. (new) A method for verifying possession of a user code by a user using a data
entry terminal, the method comprising the steps of:

- (a) generating a scramble key;
- (b) providing the scramble key to the user and prompting the user to generate an input
code by adding the scramble key to the user code; and
- (c) receiving the input code from the user.

Claim 22. (new) The method of claim 1, further comprising the steps of:

- (d) determining whether the user used the user code to generate the input code by
comparing the input code received from the user to an expected input code,
wherein the expected input code is equal to the sum of the scramble key and the
user code; and
- (e) permitting access by the user of an account associated with the user accordance with
the determination of step (d).

Claim 23. (new) A method for verifying possession of a user code by a user using a data
entry terminal, the method comprising the steps of:

- (a) prompting the user to generate an input code by scrambling the user code in
accordance with a specified scramble scheme;
- (b) receiving the input code from the user;
- (c) determining whether the user used the user code to generate the input code by
comparing the input code received from the user to an expected input code,
wherein the expected input code is equal to the user code scrambled in accordance
with the scramble scheme; and
- (d) permitting access by the user of an account associated with the user accordance with
the determination of step (c).

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Claim 24. (new) The method of claim Claim 23, wherein the scramble scheme consists of selecting some but not all specified digits from the user code.

Claim 25. (new) The method of claim Claim 23, wherein the scramble scheme consists of shifting all of the digits of the user code a specified number of places in a specified direction.